



Express Mail No. EV 127540925 US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Application No.:

Filed:

For:

Examiner:

Group Art Unit:

McDONALD, Gregory et al.

09/368,045

August 3, 1999

**SYSTEM AND METHOD FOR
AUTOMATED BILL PAYMENT SERVICE**

Kyle, C.

2164

Assistant Commissioner for Patents
Washington, DC 20231

RESPONSE TO OFFICE ACTION

Sir:

Responsive to the Office Action mailed December 26, 2002, Applicants respectfully request reconsideration of the application in light of the following Amendment and Remarks.

#16/c
4/2/03
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MAR 28 2003
GROUP 3600